CLAIMS

1.   A mobile terminal for accessing services via at least two mutually heterogeneous networks, the mobile terminal including, at least two modems, characterised by at least one policy enforcement point enforcing policies defined in a policy definition point, said at least one policy enforcement point is located in the mobile terminal including means for managing the terminal's access to services via at least one of the modems in at least one of the at least two mutually heterogeneous networks.

2.   The mobile terminal according to claim 1, wherein the mobile terminal includes a layer 2 switch and a layer 3 router connecting data flows from at least one of the at least two modems with at least one user application.

3.   The mobile terminal according to claim 1, wherein the mobile terminal is arranged for handing over a session from one of the mutually heterogeneous networks to another, by re-routing the data flow within the mobile terminal from one of the at least two modems to another.

4.   The mobile terminal according to claim 1, wherein the mobile terminal is arranged for routing several data flows from ongoing independent service sessions with more than one service supplier from at least one of the at least two modems to the corresponding user application.

5.   The mobile terminal according to claim 1, wherein the mobile terminal includes means for acting as a bridge to one of the at least two mutually heterogeneous networks for a second mobile terminal to access one of said at least two mutually heterogeneous networks.

6.   The mobile terminal according to claim 5, wherein said bridge is a Bluetooth interface.

7.   The mobile terminal according to claim 1, wherein the policy enforcement point is divided into a policy enforcement engine and a policy repository.

8.   The mobile terminal according to claim 7, wherein the policy repository is arranged for being updated from the policy definition point.

9.   The mobile terminal according to claim 7, wherein the policy repository includes a coupling matrix defining hierarchical and

non-hierarchical relationships between subscribers and service providers as well as other subscribers.

10.   The mobile terminal according to claim 7, wherein the policy repository and policy enforcement engine is implemented by software code means.

11.   The mobile terminal according to claim 1, wherein the at least two modems are implemented as interchangeable modules.

12.   A policy repository according to claim 7.

13.   A method for accessing services via at least two heterogeneous networks, using a mobile terminal including at least two modems, at least one policy enforcement point enforcing policies defined in a policy definition point, said method comprising:

            authenticating and authorising a subscriber in the policy enforcement point;

            negotiating and requesting access to at least one of the heterogeneous networks;

            presenting credentials from the policy enforcement point to an access node in at least one of the heterogeneous networks; and

            connecting service and access in the policy enforcement point.